

OFFICIAL ENTRY FORM

The Utah Educational Savings Plan and Step Up Utah Present

make your mark

2015 BOOKMARK CONTEST • SEPTEMBER 1-30

Utah students in kindergarten through 12th grade:
You're invited to design a bookmark!

To enter:

1. Design your bookmark in the blank space at right. You may use any art medium.
2. Completely fill out the "Student Information" box below.
3. Submit your entry to the Utah Educational Savings Plan (UESP) office by 5:00 p.m. Mountain Time, Wednesday, September 30, 2015. (See reverse side for details and official contest rules.)

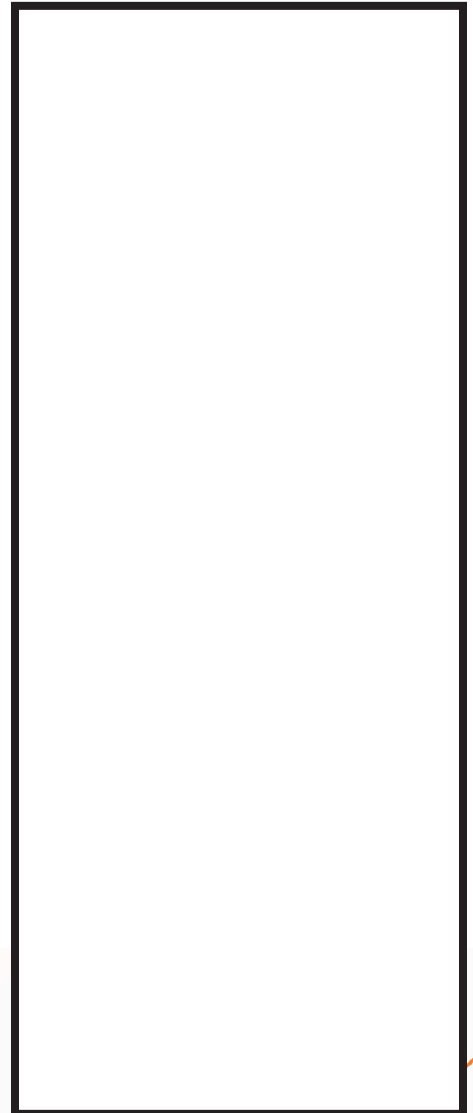
Submit your entry to:

Utah Educational Savings Plan
2015 "Make Your Mark" Bookmark Contest
PO Box 145100
Salt Lake City, UT 84114-5100



Utah Educational Savings Plan®
SAVE FOR COLLEGE. INSPIRE THEIR FUTURE.®

800.418.2551 | uesp.org



Student Information

Must be complete to be considered

Student Name		
School Name		School District
Grade	Age	Gender <input type="checkbox"/> Boy <input type="checkbox"/> Girl
Parent/Guardian Name		
Address		
City, State, ZIP Code		
Phone		
Email		
I agree to the official rules of the 2015 "Make Your Mark" Bookmark Contest.		
Student Signature		Date
I hereby certify that I am the parent or legal guardian of the Student, a minor child, and do hereby give my consent to the Student's participation in the 2015 "Make Your Mark" Bookmark Contest, and do hereby agree to the Official Contest Rules of said contest.		
Parent /Guardian Signature		Date

Your bookmark design could be worth a \$1,000 scholarship!



How to Enter the Contest

- Submit your entries between Tuesday, September 1, and Wednesday, September 30, 2015. UESP and Step Up Utah are not responsible for lost, misdirected, or late-arriving mail.
- Bookmark designs must be submitted on the official Utah Educational Savings Plan (UESP) and Step Up Utah entry form (available at uesp.org/bookmark).
- All entries must be received at the UESP office by 5:00 p.m. Mountain Time, Wednesday, September 30, 2015.
- Entries can be submitted two ways:

Mail to:
UESP
2015 "Make Your Mark"
Bookmark Contest
PO Box 145100
Salt Lake City, UT 84114-5100

Overnight or hand delivery:
UESP
The State Board of Regents Building
Gateway 2
60 South 400 West
Salt Lake City, UT 84101-1284

Judging and Winners. A panel of judges will award each of eight winners a \$1,000 UESP college savings scholarship account from UESP and Step Up Utah. Winners will include:

- Two kindergarten through 3rd grade students
- Two 4th through 6th grade students
- Two 7th through 8th grade students
- Two 9th through 12th grade students

Winners will be notified by telephone, email, or U.S. mail by Monday, October 26, 2015. By participating in this contest, participants agree to be bound by the Official Contest Rules and the decisions of the judges and UESP, which are final and binding in all respects.

Eligibility. Contest participants must be:

- Utah residents
- Either (1) enrolled in kindergarten through 12th grade at a Utah school, or (2) school-age students who are home schooled

The following are ineligible to enter the contest:

- Employees, directors, and agents of the Utah State Board of Regents, Utah Higher Education Assistance Authority, UESP, Step Up Utah, and their respective affiliates, parents, subsidiaries, and advertising agencies; and the immediate family members of all such persons (spouses, parents, siblings, and children)
- Past winners of the "Make Your Mark" Bookmark Contest

Participants are not required to own a UESP account to enter the contest.

No Purchase Necessary. There is no purchase necessary to enter or win.

Restrictions. Limit one entry per person. Each winner may only win one scholarship account. The UESP scholarship account may not be used in conjunction with, or as a match for, any other UESP promotion.

Ownership Rights. Submitted bookmark designs and materials become the property of and shall be owned by UESP and will not be returned. All those creating or otherwise submitting designs and materials, including all students, and all parents/guardians of the same on their own behalf and on behalf of said students, including without limitation those signing the Official Entry Form, hereby assign all title, and interest in all rights submitted designs and materials, and all copyrights and other intellectual property rights and related good will in the same, to UESP. Winning designs and materials may be copied, modified, published, printed, distributed, sold, displayed, or used by UESP, or its designee or assignee, without limitation.

Disclosure of Identifying Information. A winner's first name, age, and school district may be displayed on the UESP website (uesp.org) along with their artwork. Other personal information, such as a last name or a phone number, is used strictly for UESP internal purposes. By entering the contest, each participant acknowledges that the participant's mailing address and/or email address may be used by UESP for UESP notifications.

Disqualification. Entries will be disqualified if they:

- Are not submitted on the official entry form
- Do not provide sufficient contact information
- Contain material protected by copyright or trademark
- Are not the original work of the submitting student
- Are submitted by previous contest winners

Information. Scholarship accounts are designed so the principal and any related earnings must be used for qualified higher education expenses. Earnings, if any, will not be subject to federal or Utah state income taxes. However, it is possible that future changes in law may cause a scholarship account to be taxable, or that the Internal Revenue Service may take the position that a scholarship account is taxable in the year it is awarded or distributed. A participant should consult his or her own tax advisor for more information. Payment of all federal, state, and local taxes, if any, that result from winning the 2015 "Make Your Mark" Bookmark Contest is the sole responsibility of each winner. All federal, state, and local laws apply. Odds of winning depend on the number of qualified entries. The contest is void where prohibited by law.

Scholarship Accounts. Information about the beneficiary required to open the scholarship account must be submitted to UESP no later than three months following the award date. Scholarship accounts may not be converted to cash nor may nonqualified withdrawals of money be made from scholarship accounts.

Scholarship accounts are invested in the FDIC-insured investment option. Qualified withdrawals from scholarship accounts can be used for tuition, mandatory fees, books, or required supplies and equipment, but may not be used to pay for room and board. Scholarship account funds may be used at any eligible educational institution, which is any college, university, or technical school that participates in federal financial aid programs for students, not just at institutions in Utah. (Visit fafsa.ed.gov for a list of eligible schools.) Withdrawals from a scholarship account will be sent only to the eligible institution designated on the withdrawal form. UESP reserves the right to request documentation to verify that withdrawn funds were used for qualified higher education expenses. Qualified withdrawals from scholarship accounts must start before the beneficiary turns age 22 or the funds in the scholarship account will be forfeited by the beneficiary to UESP. All withdrawals from the scholarship account must be completed within four years of the initial withdrawal. Unused funds in the scholarship account after that time will be forfeited by the beneficiary to UESP.

UESP Account Investments. Additional money from a winner's parents/guardians, friends, or family members may not be contributed to a scholarship account; however, other individual UESP accounts may be opened for the beneficiary where such contributions may be received. Each account owner or contributor should carefully read the UESP Program Description for more information and consider all investment objectives, risks, charges, and expenses before investing. Investments are not guaranteed by any federal or state agency. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. The Program Description includes more information about the FDIC-insured accounts. An investment could lose value.

Official Contest Rules and List of Winners. These are the Official Contest Rules of UESP's 2015 "Make Your Mark" Bookmark Contest. For a list of winners for this contest, go to uesp.org/bookmark or send a self-addressed, stamped envelope to the UESP mailing address listed above. Information about the winning entries will be available after the winners have been notified.

